Security Health Plan of Wisconsin is pleased to be ranked among the nation’s best health insurance plans by the National Committee for Quality Assurance. All of our plans including our BadgerCare Plus program have been recognized in NCQA’s Health Insurance Plan Rankings 2011–2012. This gives you proof that you can get care where and when you need it. You have a high level of service you have told us you appreciate.

As a high-quality plan, we want to make sure you understand your coverage. Over time we have found that many people do not understand how health insurance works. This newsletter will help you become more familiar with your coverage. It will help you know how to use that information to help control your costs and improve your health. We want to help you make the most of your health insurance coverage.

As always, thank you for being a member of Security Health Plan. Please let us know how we can continue to improve and offer you the very best coverage and service for your better health. Do you have questions? We’re only a phone call away at 1-800-791-3044.

How much do you know about your health insurance? It’s a very important question. That’s because the more you know about your coverage, the more you’ll get out of it. So take a few minutes and read what follows. You’ll learn how your insurance works—and why it’s so worthwhile.

Keeping you healthy

As a member of Security Health Plan’s BadgerCare Plus program, you belong to a health maintenance organization—or HMO for short.

Prevention is what HMOs are all about. HMOs strive to prevent health problems, such as heart disease or cancer, before they cause harm. HMOs also work hard to detect health problems that already exist as soon as possible. This helps prevent minor issues from becoming serious.

This focus is why Security Health Plan:

- Lets you know when you’re due for screening tests such as mammograms.
- Sends you a Baby Basics book and has a nurse who will help you do all you can to have a healthy pregnancy and a healthy baby.
- Helps you stay on top of your disease if you have diabetes, asthma or heart problems.

Prevention does more than protect your health. It helps keep medical costs as low as possible.

Your network

When you belong to an HMO, you are cared for by a network of carefully selected doctors, hospitals and other health care providers. Security Health Plan regularly reviews the network to make sure you have access to the care you need.
Our Health Plan’s nurses also stay in close touch with these providers. Everyone who cares for you shares important information. Details about your health won’t slip through the cracks.

**Your partner in good health**

One of the most important members of your health care team is your primary care provider. He or she might be a:

- Doctor, such as a family doctor
- Physician assistant
- Nurse practitioner

This is your go-to person for health care—someone you see regularly to stay as healthy as possible. Do you have a health problem or concern? If so, this is generally the first person you should see.

In addition, having a primary care provider helps you coordinate your care. He or she can help you avoid:

- Treatments or medicines that interfere with each other and could harm you
- Duplicate tests or procedures
- Treatment that will not improve your health

Coordinated care is effective. It means getting the right care from the right person. But most important, it’s the care that you deserve.

**Learn more online:** For a list of all the screening tests you need to stay well, visit [www.securityhealth.org](http://www.securityhealth.org). Click on “Members,” then “Health Quick Links,” then “Wellness Guide.”

**Security Health Plan partners with text4baby**

Get support with your pregnancy and baby’s first year. Security Health Plan is a partner in the national text4baby program. Expecting and new moms get FREE text messages on their cell phones each week. Topics include:

- Prenatal care
- Labor signs
- Nutrition
- Breastfeeding
- Safety
- Baby’s development

To sign up simply text BABY to 511411. To learn more, visit [www.text4baby.org](http://www.text4baby.org).
Know your rights as a member and what your plan covers.

Women’s Health and Cancer Rights Act
Security Health Plan provides benefits for mastectomy-related services. This is required by the Women’s Health and Cancer Rights Act of 1998. It includes all stages of surgery so the breasts look the same. It includes breast forms or pads. It also includes complications that may result from breast surgery, such as swelling in the arms. Contact our Customer Service Department to learn more about your specific plan coverage.

What preventive care should I receive?
Regular preventive care can help protect your health. This includes blood pressure tests, cancer screenings and much more. Visit www.securityhealth.org for a complete listing by age and gender of the care you should receive to protect your health.

How fast can you get an appointment with your doctor?
You should be able to get the health care you need without undue delay. Visit www.securityhealth.org to see guidelines on how quickly you should be able to see your doctor.

Have a say in your health care
Security Health Plan urges you to complete an advance directive. This lets you have a say in your health care if you are unable to express your wishes. For more information and to download advance directive forms, visit www.securityhealth.org.

See your health insurance information online
Visit www.securityhealth.org to view your:
• Provider Directory
• Member Handbook
• Notice of Privacy Practices
• Fraud, Waste and Abuse Information
High-quality care is our goal
Security Health Plan strives to ensure you get high-quality health care. We work with our doctors to keep improving our programs and services for you. To find out more about our quality improvement efforts, visit www.securityhealth.org and click on “About Us.”

New technology covered
Security Health Plan doctors review new technology and new uses of existing technology. Our doctors decide whether or not to include these services in your benefits. This is how they make sure you are getting safe and effective care. Your doctor may tell you about a new service. Remember, it must first be reviewed by Security Health Plan before it can be covered.

Privacy Notice
Security Health Plan is serious about keeping your health information private. Our Notice of Privacy Practices tells you how we handle your information. It also tells you how to get information about your care.

More online: For detailed information on any of these topics, please visit www.securityhealth.org/newsletters. If you have additional questions or would like a paper copy of any of the above topics, please call Security Health Plan’s Customer Service Department at 1-800-791-3044.
Staying in touch with Security Health Plan can help your health and your pocketbook. You know we send you information about what is covered by BadgerCare Plus. But to get the maximum advantage, we also need to know what’s going on with you.

Here’s an example: Did you know many women don’t have to pay copayments when they are expecting a baby? So letting your caseworker and Security Health Plan know when you are pregnant could save you money. Some other reasons to stay in touch:

• Choose your primary care provider.
• Check on copays, benefits or the status of a claim.
• Let us know you have moved.
• Speak with a Member Advocate when you have a question or problem.

So stay in touch. Simply call us at 1-800-791-3044.

Check your mail
Helpful information also comes your way in the mailbox. Make sure you keep a close eye out for mail from Security Health Plan and the Wisconsin Department of Health Services.

A good example of this is a recent letter to you about LogistiCare. This service arranges rides to health care visits for BadgerCare Plus Standard and Benchmark Plan members. If you missed this letter, you may be missing out on valuable savings. These rides range from free to $1. If you need a ride for a health care visit, you are now required to schedule through LogistiCare. If you call a taxi or take the bus, the cost of the ride will not be covered and you will pay much more. LogistiCare’s number is 1-866-907-1493 (TTY 1-866-288-3133).
A guide to insurance terms

Understanding health care terms makes it easier to know your coverage. Here are a few common terms.

**Formulary.** A list of drugs the state Medicaid program covers. It lets you know if you need prior approval for a drug. It tells you if certain drugs need to be tried before a specific drug is prescribed.

**Member Handbook.** The official language that tells you what your policy will cover. Use it to know your policy’s specific benefits and exclusions.

**Schedule of Benefits.** A detailed list of the services covered under your policy and the amount of money you will need to pay toward those services. It is found in your Member Handbook.

Have you heard another term you don’t quite understand? Contact the Customer Service Department at 1-800-791-3044.

What does subrogation mean?

Subrogation isn’t a term you will hear very often. But it’s a good one to know. It explains how a health plan works for you.

Suppose you are hurt in an accident. You may have medical bills that someone else’s insurance company should pay. This can be the case with:

- Car crashes
- Dog bites
- Malpractice

If this happens to you and another insurer is involved, be sure to let Security Health Plan know. We’ll handle your claim right away so you won’t have to worry. And then we’ll work to recover any amount the other insurer should pay.

Have a question about another legal term? Call the Customer Service Department at 1-800-791-3044.
You’ve got health questions—we’ve got answers. Not only that, we make it our goal to be easy to talk to. Just call Customer Service. You will speak to courteous and knowledgeable representatives—not a machine. From there, you’ll get guidance and support from our team of:

- Physicians
- Registered nurses
- Social workers
- Physical therapists
- Pharmacists
- Health educators

In addition, we have programs to help members with multiple or ongoing health conditions get more from their health care:

Care management
Do you have multiple health problems?

For example, do you take more than one medication? Are you frequently in and out of the hospital? If so, you might need help to stay on top of your health care. That’s where our nurses come in. These medical experts work with doctors to coordinate your care. They offer you one-on-one support with your health care needs to help you stay healthy.

Disease management
Do you have ongoing health conditions that you need to manage? Our nurse coaches can help you with education and support for these conditions and more:

- Adult and child asthma care
- Adult diabetes care
- Adult heart care (such as high blood pressure, cholesterol, heart failure or heart attack)
- Tobacco cessation

To learn more about or to participate in any of these programs, call Customer Service at 1-800-791-3044.